ABSTRACT

The present invention shows a method and a device system for tokenless authorization of commercial transactions between a user and a seller using a computer system, the method comprising the steps of; a user registration step, wherein the user registers with the computer system at least one registration biometric sample, and at least one user financial account. In a seller registration step, the seller registers with the computer system at least one seller financial account. In a proposal step, the seller offers a proposed commercial transaction to the user, the proposed commercial transaction comprising price information. In an acceptance step, the user signals acceptance of the seller's proposed commercial transaction by adding to the proposed commercial transaction the user's personal authentication information comprising at least one bid biometric sample, wherein the bid biometric sample is obtained from the user's person. In a transmission step, the bid biometric sample is forwarded to the computer system. In a user identification step, the computer system compares the bid biometric sample with registration biometric samples for producing either a successful or failed identification of the user. In a payment step, upon determination of sufficient resources, a financial account of the user is debited and a financial account of the seller is credited, wherein a commercial transaction is conducted without the user having to use any portable man-made memory devices such as smartcards or swipe cards.